

# SPOTLIGHT

AUGUST 2023



**Globe Life**

American Income/  
National Income Division

**MGA/RGA LEADERSHIP  
COUNCIL**

**2023**

# THE PATH UPWARD



**Steve Greer**  
Chief Executive Officer  
American Income/  
National Income Division

*Better we raise our skill than lower the climb.*

– Royal Robbins

**F**or those of us who aren't exactly adventurous enough to tackle a daunting task like rock climbing, there are plenty of captivating documentaries and docuseries out there to give us the vicarious experience. It's pretty astounding to sit back and watch onscreen the impressive heights some very talented climbers have reached. Against all odds, these people have gotten to elevations that humans have no business reaching, and they've done so with only the equipment on their backs.

Luckily for us, it's all available for us to witness from the comfort of our own

homes. And while these exhibits of this incredible (and incredibly difficult) sport show us how breathtaking and extraordinary the experience can be, they also show us just how much preparation and work go into it.

That's because climbing a cliff or a mountain isn't something you just do. It's something that requires tons of preparation, hard work, and resolute dedication. And just as these skilled rock climbers have shown us, the path to a summit can be strenuous, just like any other goal that's worth reaching.

At AIL/NIL, we too have great summits to reach. We have amazing elevations and pinnacles that come in the form of professional accomplishments and career triumphs. We have places you can go in your career that allow you to climb higher and achieve any and all of your goals.

Most importantly, we have the training and resources to get you there.

I'm not saying the upward journey will always be easy. Some days will go smoothly, as planned, and will reflect

the amount of effort you put into them. Other days will be a test of character, but the key to getting through those days is simply to keep going. Never stop climbing.

If you're ever struggling, be sure to reach out to your supervisor or your SGA for guidance. Revisit your training and review our systems and structures to help you through. As pioneer rock climber Royal Robbins told us, it's "better we raise our skill than lower the climb." So if you want to do better, be better. Make sure you're always performing at your best, and if you're not, put in that extra effort to get yourself to where you should be.

We will give you the best equipment for success. We will be there to hold your rope and to guide you on your way up. It's up to you to do the climbing.

Like I mentioned, it won't always be easy, but as anyone who has made it up that mountain to award-winning agent or successful SGA will tell you, the view from the top is spectacular. Climb on up and see for yourself. 🧗

## SPOTLIGHT

**ARC.AILife.com/Spotlight.aspx**  
A monthly publication spotlighting top producers of American Income Life and National Income Life

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**RECRUITING SUPPORT**  
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## NEWS

## AUGUST 2023

VOL. 56 NO. 8

### SGA Career Track

#### New Markets Opening & Expanding!

There is a growing need for ambitious leaders. AIL/NIL is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: [futuresga@AILife.com](mailto:futuresga@AILife.com).



### Required Retention Rate

**Effective Jan. 1, 2023**, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first twelve months. The rates listed are for *Spotlight* recognition only.

Retention: **75.0%**  
Net to Gross: **80%**

### Dates to Remember

eApp business and paper applications subject to the 7-day hold should be uploaded or sent to Home Office by **Friday 9/22** before **3:30pm Central**. Paper apps excluded from the 7-day hold and PR credits should be sent to Home Office by **Wednesday 9/27**. eApp business excluded from the 7-day hold should be uploaded by **Friday 9/29** before **4:30pm Central** to count for **September** production.

eApp cutoff has been extended to 3:30pm Central every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00pm Central cutoff time.

**\$9,392,553**

**in total BONUSES were paid out this month by AIL/NIL.** For more information on the monthly bonuses, turn to **Pages 42-51.**

**\$9,055,848**

**in total June RENEWALS were paid out in July to 6,198 total agents.**

### Correction

In the May 2023 issue of *Spotlight*, the wrong photo was shown for John Orr on the **Reinstatement Bonus**.



**JOHN ORR**  
**\$4,470**  
Albert Serur

Access **SPOTLIGHT DIGITAL** from the main page of the ARC.



See your SGA or manager if you need assistance.

**\* Look for the asterisk!** The asterisks, shown throughout the magazine indicate that place will be a year-to-date award winner. The Producers who will be recognized at the 2024 Awards Presentation are: the Top SGA per category for Categories I-XIV will be recognized on highest percentage of Net ALP Growth. The top MGA/RGA from each category based on Growth (minimum 10%), the top five GAs, the top ten Rookie Individual Producers, the top ten Veteran Individual Producers, the top PR Representative from each category and the top PR Manager from each category. View the 2024 Convention Qualifications online at [ARC.AILife.com](http://ARC.AILife.com) or [ARC.NILife.com](http://ARC.NILife.com). **Check your production!** If there is an asterisk by your position, you could be on your way to Waikiki Beach in Honolulu, Hawaii. The convention will be held May 1-4, 2024.



**LOOK FOR ME!**



# MAKING A BIG DIFFERENCE



**Jason Beckman**  
Division Vice President  
PR Field Operations

**O**n May 2, 2023, Hollywood went on strike for the first time in fifteen years. The Emmy Awards, Daytime and Primetime, have been delayed until the start of 2024. Are you an "Avatar" fan? If so, the premieres of "Avatar 3," "Avatar 4," and "Avatar 5" are now pushed out to 2025, 2029, and 2031, respectively. The season premieres of "Grey's Anatomy," "The Last of Us," "Law & Order: Special Victims Unit," and "Young Sheldon" have all been delayed indefinitely.<sup>1</sup>

Just who is causing the ruckus in Hollywood? First up, the Writers Guild of America (WGA) who represent 11,500 screenwriters. They went on strike over ongoing labor disputes with the Alliance of Motion Picture and Television Producers. The WGA is



seeking higher compensation for their members across the board. A decade ago, 33 percent of writers were paid the minimum rate. Currently, 49 percent of writers are at the minimum. Writer pay has declined 14 percent in the last five years while writer-producer pay has dropped 23 percent over the last decade. Most writers, unfortunately, do not make a living wage.<sup>2</sup>

The Screen Actors Guild-American Federation of Television and Radio Artists (SAG-AFTRA) and their 160,000 members sent an even greater shockwave throughout Hollywood on July 14, 2023, when they went on strike. Compensation is certainly a hot button. During the labor dispute someone shared with me on a strike line in Los Angeles there are essentially three levels of pay for SAG-AFTRA members. The first level is the 1 percent — think Denzel Washington, Tom Hanks, Meryl Streep, and Amy Adams. You then have the next 9 percent who can earn a decent living with their acting career. The bottom 90 percent of actors live in poverty averaging less than \$30,000 annually. Wow.

If you've ever had the privilege of spending time with our CEO, Steve Greer, you've likely heard him say "A big company can make a big difference." Well, on July 27, 2023, American Income Division did just that. Steve, our Washington, D.C. PR Office, our Southern California PR team, and I attended a SAG-AFTRA strike line in front of Fox Studios in Los Angeles.

Not only did we walk in solidarity with our WGA and SAG-AFTRA sisters and brothers, we also made a \$25,000 donation to a fund that will provide financial assistance to the now more than 170,000 entertainment industry workers who are currently without work while they fight for a living wage.

What I love about this Company is that we stay true to our roots. We were founded on the principle of working in solidarity with our union partners and helping protect working families. There were a lot of people on the strike line in Los Angeles. People from different unions showed up. The president of the American Federation of Labor and Congress of Industrial Organizations (AFL-CIO), Liz Shuler, was in attendance from Washington, D.C. We also ran into the president of the Los Angeles County Federation of Labor. A few recognizable actors and actresses were in attendance, and there was our CEO, taking pictures, walking the picket line, and delivering a \$25,000 check.

There is only one other CEO I've ever known personally to show up to a strike line and that was Steve's predecessor, Roger Smith. It looks like we're making a big difference, indeed. 🙌

<sup>1</sup> [https://en.wikipedia.org/wiki/List\\_of\\_productions\\_impacted\\_by\\_the\\_2023\\_Writers\\_Guild\\_of\\_America\\_strike](https://en.wikipedia.org/wiki/List_of_productions_impacted_by_the_2023_Writers_Guild_of_America_strike)

<sup>2</sup> <https://apnews.com/article/wga-writers-strike-demands-d403f5b4666f20e2ce3e379bcaef5f2a>

# JULY COMPANY TOTALS

THE TREND CONTINUES — BEST JULY IN COMPANY HISTORY!

## Sales

- \$32,966,621 Net ALP
- 10.02% Growth Over July 2022
- 12.78% YTD Growth

## Quality/Reinstatements

- 4,049 Total Policies Conserved — 3,406 Reinstatements — 643 Reopens

## Recruiting

- Agent Count: 11,210
- New Associates: 1,743

## Quality/Reinstatements

- Net to Gross: 88%
- 13-Month Persistency: 80.95%
- 4-Month Retention: 80.3%
- 13-Month Retention: 62.1%

## Public Relations

- 71,731 Leads Generated — 24% Increase Over July 2022
- 209 Groups Signed — 6% Increase Over July 2022
- 63 Original Groups Signed — 43% Increase Over July 2022
- 16,947 ORI Leads Received — 27% Increase Over July 2022





# Pinnacle

RECRUITING CLUB

## NEW CLUB MEMBERS\*



**Troy Henderson**  
S-S-Parks-Salvaggi  
19 Recruits  
PLATINUM



**Ashley Applon**  
Washington-Washington  
17 Recruits  
PLATINUM



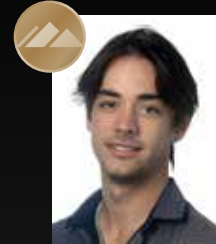
**Michael Schaefer**  
S-S-Bendure-Hartwig  
17 Recruits  
PLATINUM



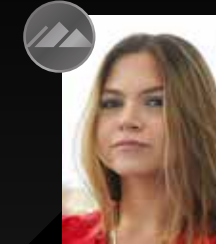
**Iris Saavedra**  
Saavedra-Longino  
16 Recruits  
PLATINUM



**Maryger Guede**  
Jesus Romero  
12 Recruits  
GOLD



**Kelly Jones**  
Henderson-Locker  
12 Recruits  
GOLD



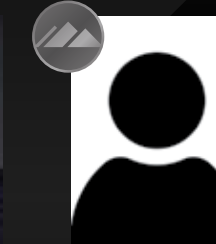
**Olimar Cassarino Figueroa**  
Quintero-Vidal  
8 Recruits  
SILVER



**Ornela Martinaj**  
AO  
8 Recruits  
SILVER



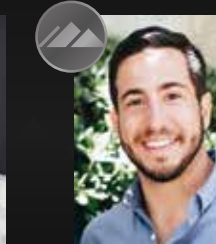
**Dane Nixon**  
S-S-Parks-Salvaggi  
8 Recruits  
SILVER



**Kevin Swiatek**  
Arias-Dlabik  
7 Recruits  
SILVER



**Sean Gillespie**  
Tiffany Wagner  
6 Recruits  
SILVER



**Mathew Kahwaji**  
AO  
6 Recruits  
SILVER



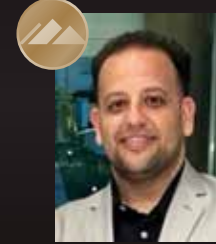
**Shakresha Parhams**  
Washington-Washington  
12 Recruits  
GOLD



**Jeffery Thiel**  
S-S-Bendure-Hartwig  
12 Recruits  
GOLD



**Lindsay Cary**  
Kris Thieme  
11 Recruits  
GOLD



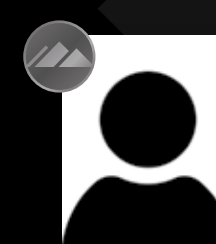
**Justin Haisha**  
AO  
11 Recruits  
GOLD



**Blake McClain**  
S-S-Parks-Salvaggi  
11 Recruits  
GOLD



**Maria Bonilla Borrego**  
Walter Icaza  
10 Recruits  
GOLD



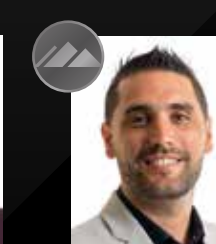
**Andrew Beck**  
Simon Arias  
5 Recruits  
SILVER



**Keeland Bryant**  
Michael Vasu  
5 Recruits  
SILVER



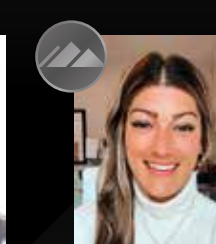
**Logan Buckley**  
Matthew Turnquist  
5 Recruits  
SILVER



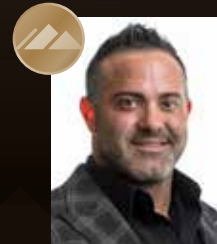
**Mauro Capozucca**  
AO  
5 Recruits  
SILVER



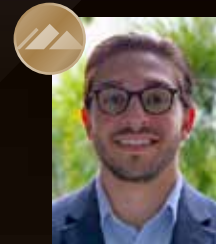
**Donald DeVoise**  
Slav Bitman  
5 Recruits  
SILVER



**Rachael Fleming**  
AO  
5 Recruits  
SILVER



**Brent Bowling**  
S-S-Parks-Salvaggi  
10 Recruits  
GOLD



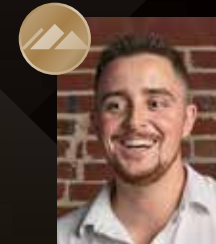
**Michael Denton**  
Holtz-Rigney  
10 Recruits  
GOLD



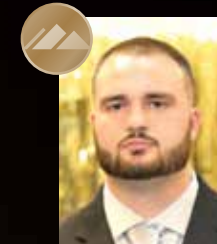
**Alexander Gomez**  
Kevin Holtz  
10 Recruits  
GOLD



**Andi Iftiu**  
AO  
10 Recruits  
GOLD



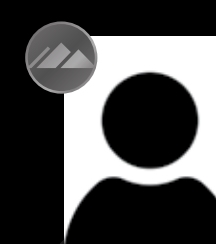
**Jacob Krieger**  
S-S-Parks-Salvaggi  
10 Recruits  
GOLD



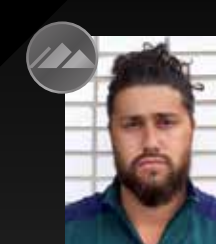
**James Marks**  
Simon Arias  
10 Recruits  
GOLD



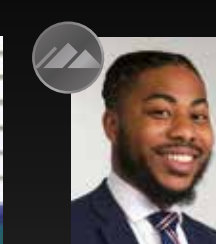
**Angelo Luciano**  
S-S-Parks-Salvaggi  
5 Recruits  
SILVER



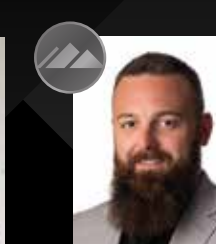
**Zachary Marshall**  
Simon Arias  
5 Recruits  
SILVER



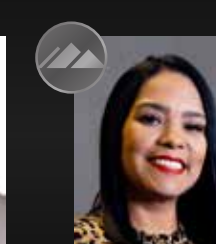
**Christopher Montoni**  
S-S-Parks-Salvaggi  
5 Recruits  
SILVER



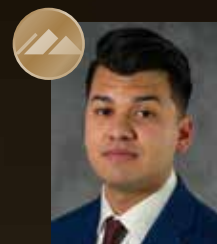
**Demarcus Oliver**  
Ernest Powell  
5 Recruits  
SILVER



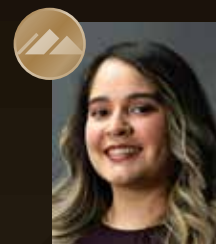
**Peter Poulakis**  
Fisher-Hall  
5 Recruits  
SILVER



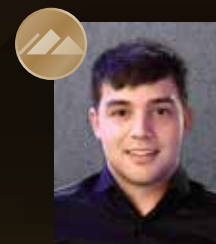
**Yngrid Seijas Garboza**  
Walter Icaza  
5 Recruits  
SILVER



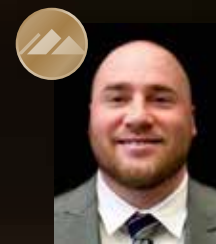
**Daniel Ramirez**  
AO  
10 Recruits  
GOLD



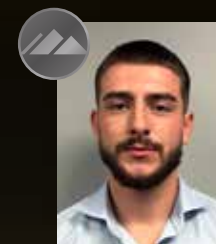
**Amanda Urdaneta**  
Walter Icaza  
10 Recruits  
GOLD



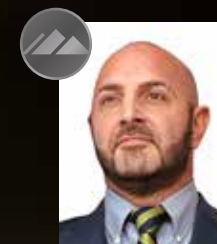
**Noah Vongunden**  
Simon Arias  
10 Recruits  
GOLD



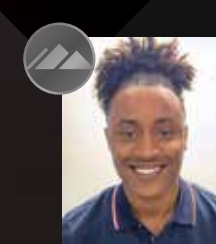
**Matthew Ward**  
Josh West  
10 Recruits  
GOLD



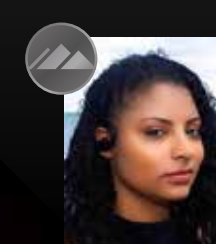
**Mario Damico**  
S-S-Bendure-Hartwig  
9 Recruits  
SILVER



**Derrick West**  
Duni Olusegun  
9 Recruits  
SILVER



**Lawrence Serious**  
Stephen Giddens  
5 Recruits  
SILVER



**Leanna Sinclair**  
AO  
5 Recruits  
SILVER



**Kendall Wilson**  
Sabrina Lloyd  
5 Recruits  
SILVER

\*By number of eligible Pinnacle Recruits. Club members pictured have at least 5 eligible Recruits. A Pinnacle Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$1,500 Net ALP.

# Pinnacle

RECRUITING CLUB



## 2023 PERSONAL RECRUITING RULES AND REGULATIONS

**Definition:** Candidates recruited primarily through personal relationships or happenstance introduction for which the existing agent identified the candidate as viable for our business.

### RECRUITS THAT DO COUNT

- **Circle of Influence:** Family, friends, personal acquaintances, neighbors, former co-workers.
- **Social Media:** for someone recruited via social media to count as a personal recruit they must be considered a Circle of Influence recruit. Specifically, a Facebook friend, Instagram follower, LinkedIn first level connection, or Tik-Tok follower at the time of recruitment.
- **Happenstance:** anyone you meet personally in public and believe they could do well in our business such as wait staff, mall, retail workers, uber driver, barber, etc.
- **Presentation Personal Recruits:** Personal recruits obtained during a sales presentation.

### RECRUITS THAT DO NOT COUNT

- **Traditional Recruiting Methods:** RMS, Job Boards, Internet Postings, Recruiting Vendors, Career Fairs, College and Highschool Recruiting.
- **Former Contracted Agents:** previously contracted agents within the Globe Life family of companies (including AIL/NIL).
- **Social Media:** Facebook/Instagram/LinkedIn ads that are targeting individuals you are not currently connected with.

## Pinnacle Recruiting Incentive Structure

**\$750 BONUS** to the Recruiting Agent when a Personal Recruit writes and submits \$1,500 Net ALP within the Recruiting Agent's first 90 days of tenure and an additional \$250 bonus to the Recruiting Agent's up line manager. If the Recruiting Agent does not have an up line manager, the Recruiting Agent will still earn the \$750 bonus and the additional \$250 bonus will not be paid.

**\$250 BONUS** to the Recruiting Agent when a Personal Recruit writes and submits \$1,500 Net ALP after the Recruiting Agent's first 90 days.

**VERIFICATION FORM:** An electronic verification form (online or PDF version) must be submitted to Home Office for each Pinnacle Recruit, and be digitally signed by the Recruit, the Recruiting Agent, and the SGA. All Personal Recruit submissions will be scrubbed against RMS.

**TERMS AND CONDITIONS:** A Personal Recruit obtains agent number after the Personal Recruit files paperwork correctly and has application approved. A Personal Recruit is recruited through personal relationships or happenstance introduction. Candidates recruited through any structured or existing recruiting system — RMS, newspaper ads, career fairs, Internet ads, job boards (such as Monster, CareerBuilder), Craig's List, etc., kiosk placements, event recruiting, etc. — do not qualify as Personal Recruits, nor qualify you for Pinnacle Recruiting incentives. Any Agent or Manager violating these terms and conditions may be subject to suspension from program.

Effective January 2022

# YOU ARE MAKING A QUALITY & QUANTITY DIFFERENCE



**Mike Laramie**  
Division Vice President  
of Quality Business

*Today's decisions are tomorrow's realities.*  
— Tim Storey

**This August I had the incredible** opportunity of discussing quality business to a large audience of current and upcoming leaders at our prestigious Leadership Academies. In doing so, I was able to talk about where we were as a Company just ten years ago and what we have accomplished since then. Just think, in July 2013 AIL/NIL wrote more than \$89 million through July. This would lead AIL/NIL to a total production of over \$154 million for the year. In order to net \$154 million, we had to write nearly 20 percent more business.

Now, let's look July 2023. While it's only been a short decade since 2013, these past years have been some of the most profitable for our long-term accounts with quality business. This year, we

have already experienced six record months and are currently at more than \$196 million YTD. When you review the numbers, you'll see that's already \$42 million more than in the entire year of 2013. That amazing increase is directly impacting your advances, bonuses, and long-term renewals. The surge in the quality of business has also allowed increasing payouts at record levels. It's mind blowing to think that AIL/NIL paid out almost \$21 million in bonuses and renewals in just one month!

This is what quantity and quality does for you and your future. We've come a long way in the past ten years, and we will continue to serve our clients to protect them with the best products for working families. Stay the course, stay consistent, and continue to write long-term

profitable business. If you have any doubts when writing up clients, just ask yourself "What would Laramie do?"

*This is your money at work!*

### Five Quality Tips to Use:

1. Use the AIL Agent Resource Center: Go to <https://ARC.AILife.com> and learn.
2. Always have the yellow Underwriting Flash Sheet (AG-2515) with you for quick reference with the client.
3. Use the Field Underwriting Manual (AG-2375) for quick underwriting tips.
4. Utilize mods and conservation in IMPACT daily to help ensure all your business stays on the books.
5. "Just don't submit the bad stuff." — Rick Altig 🙏

Below are July 2013 retention figures compared to July 2023.

July 2013	July 2023
NTG 81%	<b>NTG 88%</b>
4-month retention 72.9%	<b>4-month retention 80.3%</b>
Persistency 75.79%	<b>Persistency 80.95%</b>
13-month retention 55.8%	<b>13-month retention 62.1%</b>



Congratulations to the 2023  
**CONTEST WINNERS!**



**CONTEST WINNERS** will be flown into DFW to attend a Rangers Game in September 2023 in the Corporate Suite at Globe Life Field with David Zophin, Steve Greer, and Domenico Bertini.

### MGA WINNERS

CATEGORY	NAME	SGA
I	Zach Otto	Sabrina Lloyd
	Mark Neilson	AO
II	Clayton Slaughter	Michael Vasu
	Joseph Tomanovich	AO
III	Steven King	Darcy Schrieber
	Spencer Kozej	Simon Arias
IV	Taleb Jammoul Hajali	Walter Icaza
	Jeffrey Espinal	Theodore Pappas
V	Ian Zollos	S-S-Parks-Salvaggi
VI	Ashley Rust	AO
VII	Daniel Pacheco	Beto Quintero
VIII	Chilynn Acevedo	Fisher-Zuzick
IX	Nicholas Chuma	S-S-Bendure-Hartwig
X	Bobby Park	AO
XI-XII	Tanner West	Michael Vasu
XIII-XIV	Caritza Rojas	Beto Quintero
XV-XVII	Augusto Arango	Jesus Romero
XVIII-XXI	Mario Hajro	AO
Rookie	Andi Iftiu	AO
	Carol Fernandez	Sergio Carta

### RGA WINNERS

CATEGORY	NAME	SGA
I	Mario Hajro	AO
	Taulant Bane	AO
II	Eric Thompson	S-S-Parks-Salvaggi
	Ryan Stenglein	AO
III	Zach Otto	Sabrina Lloyd
	David Carpenter	AO
IV	Joseph Crivelli	Simon Arias
	Jake Yagjian	Albert Serur
V	Daniel Pacheco	Beto Quintero
VI	Nicholas Chuma	S-S-Bendure-Hartwig
VII	Mark Dushaj	AO
VIII	William Parmeter	Brett Gyska
IX	Taleb Jammoul Hajali	Walter Icaza
X	Carmen Pena Guedez	Jesus Romero
XI	Tomarus Burks	Tom Williams
XII	Beau Minnick	S-S-Bendure-Hartwig
XIII	Matthew Ward	Josh West
XIV-XVI	Justin Maska	Arias-Dlabik



## MGA/RGA LEADERSHIP COUNCIL

## 2023 MGA/RGA LEADERSHIP COUNCIL

The **MGA/RGA Leadership Council** is made up of elite managers selected for their successes in the areas of recruiting, training, leadership development, and their history of representing our Company with integrity. The group typically meets semi-annually with members of executive management to share their best practices to help grow the Company and their organizations.



**Mark Bernsdorff**  
Simon Arias



**Nick Chuma**  
S-S-Bendure-Hartwig



**Mark Dushaj**  
AO



**Arif Hajro**  
AO



**Mario Hajro**  
AO



**Brody Maughan-Evanson**  
Simon Arias



**Chase Miller**  
S-S-Bendure-Hartwig



**Jonathan Rindt**  
Simon Arias



**Greg Rudolph**  
Simon Arias



**Paul Samra**  
Andrew McQuade



# VIBRA LATINA

## Planificación Estratégica

**Diego Arango**  
Director de Ventas / Sales Director



**C**UANDO se publique este número de Vibra Latina, ya estaremos en camino hacia el final del año y el cuarto trimestre de 2023. Ahora es cuando necesitamos tener una "planificación estratégica" y anotarnos un jonrón en el primer trimestre de 2024. Ahora es cuando reforzamos nuestros procesos de capacitación, desarrollo de agentes, VIPs que nos dan crecimiento, aumentando los esfuerzos de reclutamiento y trazando un plan que nos dará grandes resultados en el cuarto trimestre y un impulso para llevarlo a 2024.

Debemos enfocarnos en cómo obtener mentalmente ese impulso, y cómo podemos usar la creatividad para encontrar ideas sólidas para el cuarto trimestre que ayuden a traer una brisa a nuestras velas. Cultiva un deseo ardiente de desarrollar tu creatividad y hacer crecer tus ideas para verlas materializarse.

Ten pasión por tus objetivos, descubre nuevos niveles y no dejes que nadie te quite tus grandes objetivos. No dudes en arriesgarte mientras conviertes los problemas en oportunidades innovadoras. Nadie dijo que no puedes hacer una diferencia con tu visión, así que conviértete en un inspirador en tu mercado y continúa haciendo crecer los mercados latinos en tus oficinas. Ten un plan para hacer crecer una División Latina en cada una de las oficinas donde trabajamos y, si tu agencia ya tiene una División Latina, entonces inspíralos a ser más grandes de lo que ya son. Recuerda: si tú creces, ¡la Compañía crece!

Finalmente, queremos usar nuestro negocio y nuestra industria para hacer feliz a la gente. Utiliza a AIL/NILICO para ayudar a que tu gente no solamente alcance sus metas, sino para hacer realidad sus sueños. Es posible tener

vidas felices y un ambiente feliz en tus oficinas, experimentar estilos de gestión positivos y disfrutar cada segundo de lo que hacemos mientras impactamos a más y más personas y somos testigos de cómo se vuelven más felices que nunca. Entonces, implementemos un plan para terminar el cuarto trimestre con fuerza, pasión y creatividad. Disfruta del crecimiento de las Divisiones Latinas en tus mercados y cómo la compañía continuará rompiendo récords. **GAMESPEED... ¡Más que nunca!**



## Strategic Planning

**W**HEN this issue of Vibra Latina gets published we will be en route to the end of the year and the fourth quarter of 2023. Now is when we need to have "strategic planning" and set ourselves up for a homerun in the first quarter of 2024. Now is when we tighten up our training processes and development of agents, and we increase recruiting efforts by drawing a plan to give us great results in the fourth quarter and momentum to carry us into 2024.

Our focus should be on how we can mentally get that momentum, and how we can use creativity to find strong ideas for the fourth quarter to help bring a breeze to our sails. Cultivate a burning desire to develop your creativity and grow your ideas to see them materialize.

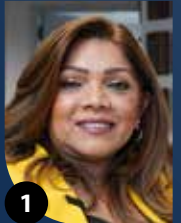
Be passionate about your objectives, discover new levels, and don't let anyone take your big goals away from you. Don't hesitate to take risks as you turn problems into innovative opportunities. Nobody said you can't make a difference with your vision, so become an inspirator in your market and continue growing the Latin markets in your offices. Have a plan to grow a Latin Division in each of the offices where we work, and if your Organization already has a Latin Division, then inspire them to be greater than what they already are. Remember, if you grow, the Company grows!

Finally, we want to use our business and our industry to make people happy. Use AIL/NIL to help your people reach not just their goals, but to make their dreams a reality. It's possible to live

happy lives, have a joyful atmosphere in your offices, experience positive management styles, and enjoy every second of what we do as we impact more individuals and witness them become happier than ever. So, let's implement a plan to finish the fourth quarter strong with passion and creativity. Enjoy the growth of the Latin Divisions in your markets and how the Company will continue to break records. **GAMESPEED...more than ever!**



### VETERAN PRODUCER



**1**  
OMAIRA GARCÉS RAMONEZ  
ORLANDO, FL

SA



**1**  
PABLO CASTRO GAULET  
LONG BEACH, CA

### ROOKIE PRODUCER



**1**  
PABLO CASTRO GAULET  
LONG BEACH, CA

GA



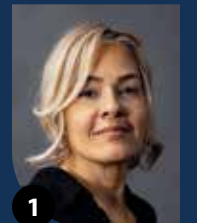
**1**  
NELSON SUCRE  
LONG BEACH, CA

### VETERAN MGA



**1**  
AUGUSTO ARANGO  
HOUSTON, TX

### ROOKIE MGA



**1**  
MARIA BONILLA BORREGO  
DORAL, FL

### RGA



**1**  
CARMEN PENA GUEDEZ  
HOUSTON, TX

## TOP LATINO MARKET VETERAN INDIVIDUAL PRODUCERS: JULY

Rank		Net ALP	NTG	RET	MGA	SGA
1	Omaira Garcés Ramonez	\$16,767		83.2	Luis Vidal	Quintero-Vidal
2	Carmen Pena Guede	\$11,126		100.0	Carmen Pena Guede	Jesus Romero
3	Jenny Curiel	\$9,937		80.7	Jhanna Valerio Vivas	Beto Quintero
4	Betania Maury Cermeno	\$9,376		76.8	Taleb Jammoul Hajali	Walter Icaza
5	Tahís Quintero Bonilla	\$9,243		82.7	Tahís Quintero Bonilla	Jesus Romero

## TOP LATINO MARKET ROOKIE INDIVIDUAL PRODUCERS: JULY

Rank		Net ALP	NTG	RET	MGA	SGA
1	Pablo Castro Gaulet	\$23,479		89.4	Carol Fernandez	Sergio Carta
2	Liomar Marval	\$21,018	91		Jhanna Valerio Vivas	Beto Quintero
3	Gema Rivas	\$20,859	100		Carol Fernandez	Sergio Carta
4	Jennifer Terife Medina	\$20,531	92		Carol Fernandez	Sergio Carta
5	Carol Fernandez	\$20,172	97		Carol Fernandez	Sergio Carta

## TOP LATINO MARKET SUPERVISING AGENTS: JULY

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Pablo Castro Gaulet	\$36,768	\$60,247	94		Carol Fernandez	Sergio Carta
2	Rowyn Rivas	\$24,069	\$28,584	95		Caritza Rojas	Beto Quintero
3	Andrea Silva	\$23,976	\$27,672	99		Fernando Coiran	Jesus Romero
4	Yarlys Torres	\$23,364	\$26,760	98		Augusto Arango	Jesus Romero
5	Fredda Saade Avendano	\$20,325	\$25,363	95		Taleb Jammoul Hajali	Walter Icaza

## TOP LATINO MARKET GENERAL AGENTS: JULY

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Nelson Sucre	\$91,052	\$164,364	92		Carol Fernandez	Sergio Carta
2	Angel Marquez	\$59,792	\$78,915	98		Taleb Jammoul Hajali	Walter Icaza
3	Mayerlin Ramirez Davila	\$42,367	\$50,899	96		Daniela Rangel	Walter Icaza
4	Ana Machado Rodriguez	\$40,582	\$65,014	96		Carlos Navas	Quintero-Vidal
5	Maria Lugo Rincon	\$39,196	\$60,226	91.8		Caritza Rojas	Beto Quintero

## TOP LATINO MARKET VETERAN MASTER GENERAL AGENTS: JULY

Rank		Growth %	Net ALP	Bench	NTG	RET	SGA
1	Augusto Arango	226.5%	\$65,308	\$20,000		81.5	Jesus Romero
2	Taleb Jammoul Hajali	225.2%	\$280,387	\$86,229		79.9	Walter Icaza
3	Caritza Rojas	136.0%	\$67,950	\$28,798		89.7	Beto Quintero

## TOP LATINO MARKET ROOKIE MASTER GENERAL AGENTS: JULY

Rank		PF %	1st 6 MO Agt	Bench	NTG	RET	SGA
1	Maria Bonilla Borrego	325.4%	\$65,077	\$20,000		79.6	Walter Icaza
2	Jose Heredia	299.0%	\$59,806	\$20,000	88		Jesus Romero
3	Alejandra Larez Morales	257.6%	\$51,526	\$20,000		82.7	Jesus Romero

## TOP LATINO MARKET REGIONAL GENERAL AGENTS: JULY

Rank		Growth %	Net ALP	Bench	NTG	RET	SGA
1	Carmen Pena Guede	296.3%	\$139,775	\$35,268		82.1	Jesus Romero
2	Taleb Jammoul Hajali	283.1%	\$76,616	\$20,000		78.9	Walter Icaza

## TOP LATINO MARKET VETERAN INDIVIDUAL PRODUCERS: YTD

Rank		Net ALP	NTG	RET	MGA	SGA
1	Omaira Garcés Ramonez	\$121,130		83.2	Luis Vidal	Quintero-Vidal
2	Dana Martin Gonzalez	\$88,385		89.9	Aldo Ramirez Marinelli	Quintero-Vidal
3	Lisbeth Vasquez Rodriguez	\$74,034		84.3	Daniel Pacheco	Beto Quintero
4	Roxie Soto	\$58,062		82.9	Astrid Ebner	Beto Quintero
5	Betania Maury Cermeno	\$54,069		76.8	Taleb Jammoul Hajali	Walter Icaza

## TOP LATINO MARKET ROOKIE INDIVIDUAL PRODUCERS: YTD

Rank		Net ALP	NTG	RET	MGA	SGA
1	Carol Fernandez	\$151,342	97		Carol Fernandez	Sergio Carta
2	Pablo Castro Gaulet	\$138,554		89.4	Carol Fernandez	Sergio Carta
3	Juneth Zambrano De Grasso	\$88,106	87		Augusto Arango	Jesus Romero
4	Nelson Sucre	\$83,880		75.4	Carol Fernandez	Sergio Carta
5	Victor Grasso Zambrano	\$78,382	90		Augusto Arango	Jesus Romero

## TOP LATINO MARKET GENERAL AGENTS: YTD

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Nelson Sucre	\$224,282	\$570,904	92		Carol Fernandez	Sergio Carta
2	Angel Marquez	\$204,234	\$256,703	98		Taleb Jammoul Hajali	Walter Icaza
3	Ana Machado Rodriguez	\$162,373	\$242,917	96		Carlos Navas	Quintero-Vidal
4	Luis Alvarez	\$156,292	\$216,500	93		Alejandra Larez Morales	Jesus Romero
5	Maria Lugo Rincon	\$149,305	\$261,808	91.8		Caritza Rojas	Beto Quintero

## TOP LATINO MARKET VETERAN MASTER GENERAL AGENTS: YTD

Rank		Growth %	Net ALP	Bench	NTG	RET	SGA
1	Carmen Pena Guede	162.4%	\$384,124	\$146,382		87.9	Jesus Romero
2	Taleb Jammoul Hajali	151.9%	\$1,261,087	\$500,686		79.9	Walter Icaza
3	Augusto Arango	133.1%	\$326,281	\$140,000		81.5	Jesus Romero

## TOP LATINO MARKET ROOKIE MASTER GENERAL AGENTS: YTD

Rank		PF %	1st 6 MO Agt	Bench	NTG	RET	SGA
1	Maria Bonilla Borrego	218.6%	\$306,066	\$140,000		79.6	Walter Icaza
2	Jose Heredia	210.3%	\$294,392	\$140,000	88		Jesus Romero
3	Carlos Navas	185.5%	\$259,761	\$140,000		83.6	Quintero-Vidal

## TOP LATINO MARKET REGIONAL GENERAL AGENTS: YTD

Rank		Growth %	Net ALP	Bench	NTG	RET	SGA
1	Carmen Pena Guede	206.8%	\$429,512	\$140,000		82.1	Jesus Romero
2	Daniel Pacheco	164.0%	\$788,944	\$298,855		86.1	Beto Quintero
3	Taleb Jammoul Hajali	154.3%	\$410,820	\$161,564		78.9	Walter Icaza

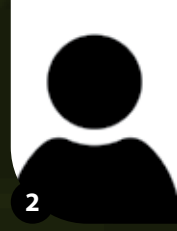




# SUPERVISING AGENTS



**1**  
MARIO LOZOYA  
SCHAUMBURG, IL



**2**  
JOHN RINGS  
LOMBARD, IL



**3**  
BRIAN COLARUSSO  
WEXFORD, PA



**4**  
MONTZER ALWATAN  
SOUTHGATE, MI



**5**  
COLE BRAMHALL  
ELYRIA, OH



**6**  
FATION VRUSHI  
CLEVELAND, OH



**7**  
HUSSEIN KUTKUT  
LAKEWOOD, OH



**8**  
CHRISTOPHER JONES  
LOMBARD, IL



**9**  
HENRY VORNKAHL  
BELLVILLE, TX



**10**  
PABLO CASTRO GAULET  
LONG BEACH, CA

## JULY

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Mario Lozoya	\$59,932	\$71,395	86		Michael Jang	Sabrina Lloyd
2	John Rings	\$49,262	\$62,753	93		Nathan Frahm	Arias-Dlabik
3	Brian Colarusso	\$44,968	\$58,307	94		Spencer Kozej	Simon Arias
4	Montzer Alwatan	\$43,174	\$134,012	91		Joseph Gojcaj	AO
5	Cole Bramhall	\$42,936	\$57,258	97		Andi Iftiu	AO
6	Fation Vrushi	\$41,620	\$42,662	95		Andi Iftiu	AO
7	Hussein Kutkut	\$40,880	\$76,171	96		Andi Iftiu	AO
8	Christopher Jones	\$39,820	\$47,109	92		Robert Jackson	Arias-Dlabik
9	Henry Vornkahl	\$39,620	\$39,620	97		Mathew Kahwaji	AO
10	Pablo Castro Gaulet	\$36,768	\$60,247	94		Carol Fernandez	Sergio Carta
11	Evangelos Feola	\$34,567	\$40,483	91		Spencer Kozej	Simon Arias
12	Ali Saad	\$31,690	\$55,384	95		Joseph Gojcaj	AO
13	Emily Buelow	\$28,905	\$58,240	98		Ervin Metaj	AO
14	Kyle Ocupe	\$28,785	\$44,263	94		Parveen Lakhani	Sabrina Lloyd
15	Tanner Geibel	\$26,433	\$27,340	100		Steven Dell	Simon Arias
16	Aubrie Koll	\$24,750	\$24,750	96		Ashley Rust	AO
17	Rowyn Rivas	\$24,069	\$28,584	95		Caritza Rojas	Beto Quintero
18	Andrea Silva	\$23,976	\$27,672	99		Fernando Coiran	Jesus Romero
19	Yarllys Torres	\$23,364	\$26,760	98		Augusto Arango	Jesus Romero
20	Vanessa Tedesco	\$22,404	\$26,569	100		Carlo Buhay	AO

ALL TIME RECORDS: \$192,431 1st 6 Mo Agt — MORGAN EVANS | \$195,384 Net ALP — LINO STRUSSIONE

# GENERAL AGENTS



**1**  
TYLER MCKNIGHT  
MERIDIAN, ID



**2**  
MOHAMED ALJAHMI  
DEARBORN, MI



**3**  
KELLY JONES  
ALAMONTE SPRINGS, FL



**4**  
NELSON SUCRE  
LONG BEACH, CA



**5**  
PANARIS BREGU  
WESTLAKE, OH



**6**  
KOLIN DELIJA  
CLEVELAND, OH



**7**  
ZAKARIA ELGAHMI  
TROY, MI



**8**  
KAWONIA WASHINGTON  
FORT WORTH, TX



**9**  
ANGEL MARQUEZ  
DORAL, FL



**10**  
WALTER HENDERSON  
SAN JOSE, CA

## JULY

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Tyler McKnight	\$119,955	\$180,770		80.8	Mark Neilson	AO
2	Mohamed Aljahmi	\$109,728	\$294,388		79.4	Joseph Gojcaj	AO
3	Kelly Jones	\$95,264	\$98,717	96		Jordan Brown	Henderson-Locker
4	Nelson Sucre	\$91,052	\$164,364	92		Carol Fernandez	Sergio Carta
5	Panaris Bregu	\$84,698	\$130,126	93		Andi Iftiu	AO
6	Kolin Delija	\$70,597	\$161,767	94		Andi Iftiu	AO
7	Zakaria Elgahmi	\$65,104	\$82,674		79.4	Steven King	Darcy Schrieber
8	Kawonia Washington	\$60,739	\$68,406	99		Ashley Applon	Washington-Washington
9	Angel Marquez	\$59,792	\$78,915	98		Taleb Jammoul Hajali	Walter Icaza
10	Walter Henderson	\$58,318	\$58,318		98.7	Salvatore Sortino	AO
11	Nicholas Opacian	\$58,298	\$80,689	93		Nathan Frahm	Arias-Dlabik
12	Torian Fields	\$56,658	\$61,578	92		Ashley Rust	AO
13	Shakresha Parhams	\$55,894	\$61,873	97		Mitzi Holmes	Washington-Washington
14	Antonio Reyes	\$54,732	\$69,147	91		Alexandra Berberich	Albert Serur
15	Kevin Musai	\$52,374	\$93,642		89.0	Andi Iftiu	AO
16	Crystal Mekdarasack	\$51,487	\$84,260	90		Ashlynn Orng	AO
17	Alejandro Jardon	\$51,367	\$73,309	91		Parveen Lakhani	Sabrina Lloyd
18	Garrett Amora	\$49,943	\$49,943	91		Mathew Kahwaji	AO
19	Ahmad Aqel	\$48,987	\$127,223	98		Ervin Metaj	AO
20	Kevin Swiatek	\$43,718	\$78,741	95		Robert Jackson	Arias-Dlabik

ALL TIME RECORDS: \$393,567 1st 6 Mo Agt — MEGAN JOHNSON | \$437,263 Net ALP — MEGAN JOHNSON

## YTD

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Mohamed Aljahmi	\$639,342	\$995,887		79.4	Joseph Gojcaj	AO
*2	Zakaria Elgahmi	\$387,499	\$647,524		79.4	Steven King	Darcy Schrieber
*3	Tyler McKnight	\$317,732	\$607,623		80.8	Mark Neilson	AO
*4	Joshua Butrey	\$257,901	\$400,325	91		Ian Zollos	S-S-Parks-Salvaggi
*5	Kolin Delija	\$255,002	\$426,283	94		Andi Iftiu	AO
6	Ethan Tolbert	\$238,745	\$453,587		79.0	Steven King	Darcy Schrieber
7	Alejandro Jardon	\$238,336	\$332,925	91		Parveen Lakhani	Sabrina Lloyd
8	Kelly Jones	\$234,997	\$264,914	96		Jordan Brown	Henderson-Locker
9	Nelson Sucre	\$224,282	\$570,904	92		Carol Fernandez	Sergio Carta
10	Crystal Mekdarasack	\$218,080	\$254,854	90		Ashlynn Orng	AO
11	Antonio Reyes	\$214,464	\$324,703	91		Alexandra Berberich	Albert Serur
12	Damaris Trejo	\$213,137	\$543,234	91		Zach Otto	Sabrina Lloyd
13	Angel Marquez	\$204,234	\$256,703	98		Taleb Jammoul Hajali	Walter Icaza
14	Justin Haisha	\$186,680	\$228,866	95		Mark Dushaj	AO
15	Nicholas Opacian	\$186,514	\$276,824	93		Nathan Frahm	Arias-Dlabik
16	Luis Almager	\$179,364	\$209,436	97		Clayton Slaughter	Michael Vasu
17	Torian Fields	\$179,157	\$184,077	92		Ashley Rust	AO
18	Nicholas Beyer	\$178,925	\$506,578	97		Zach Otto	Sabrina Lloyd
19	Shakresha Parhams	\$172,193	\$208,353	97		Mitzi Holmes	Washington-Washington
20	Nicole Bolognesi	\$172,073	\$226,337		76.6	Jorge Toribio	Theodore Pappas

ALL TIME RECORDS: \$2,035,593 1st 6 Mo Agt — MEGAN JOHNSON | \$2,371,416 Net ALP — JOZEF TINAJ





## CATEGORIES I-VIII



**TAULANT BANE**  
MIAMI, FL



**RYAN STENGLEIN**  
WAYZATA, MN



**CHRISTOPHER HINTZ**  
EDMONTON, AB



**GABRIELA SIME**  
RIVERSIDE, RI



**JESSICA CHANG**  
FORT LAUDERDALE, FL



**STELLA ROZNOVAN**  
LOS ANGELES, CA



**MARK DUSHAJ**  
WASHINGTON, MI



**ANDREW CHAMBERS**  
MIDDLETOWN, CT

LC = 2023 MGA/RGA Leadership Council Member

Spotlight recognizes the top three Regional General Agents in Categories I-XVI with minimum 10% growth. Positive growth will be shown if a category has no qualifier. Figures reflect hierarchy transfer adjustments. The RGAs that will be recognized at the 2023 Awards Presentation are the top RGA per category from Categories I-XVI based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

## JULY

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>I Taulant Bane</b>	<b>94.5%</b>	<b>\$787,152</b>	<b>\$404,639</b>	<b>84.5</b>	<b>AO</b>	
Mario Hajro	68.6%	\$1,162,923	\$689,754	83.0	AO	
Mark Neilson	65.1%	\$926,220	\$560,903	78.0	AO	
<b>II Ryan Stenglein</b>	<b>88.1%</b>	<b>\$297,252</b>	<b>\$158,030</b>	<b>87.7</b>	<b>AO</b>	
Brody Maughan-Evanson	36.2%	\$265,215	\$194,744	80.9	Simon Arias	
<b>III Christopher Hintz</b>	<b>684.9%</b>	<b>\$156,985</b>	<b>\$20,000</b>	<b>85.2</b>	<b>AO</b>	
<b>IV Gabriela Sime</b>	<b>78.7%</b>	<b>\$132,040</b>	<b>\$73,898</b>	<b>78.0</b>	<b>Fisher-Zuzick</b>	
<b>V Jessica Chang</b>	<b>166.5%</b>	<b>\$396,715</b>	<b>\$148,849</b>	<b>80.0</b>	<b>AO</b>	
Brandon Summerton	125.0%	\$253,721	\$112,774	87.4	AO	
Bruce Viaje	78.4%	\$142,388	\$79,795	81.9	AO	
<b>VI Stella Roznovan</b>	<b>36.7%</b>	<b>\$72,956</b>	<b>\$53,367</b>	<b>82.7</b>	<b>Cohen-Velasquez</b>	
Sara Vaz	31.7%	\$171,312	\$130,107	84.1	AO	
James Marks	18.6%	\$84,934	\$71,602	78.6	Simon Arias	
<b>VII Mark Dushaj</b>	<b>1541.1%</b>	<b>\$407,870</b>	<b>\$24,854</b>	<b>81.2</b>	<b>AO</b>	
Michael McKiernan	41.3%	\$122,377	\$86,588	78.0	AO	
Daisy Vasu	10.5%	\$38,423	\$34,763	76.2	Michael Vasu	
<b>VIII Andrew Chambers</b>	<b>124.5%</b>	<b>\$46,801</b>	<b>\$20,850</b>	<b>81.3</b>	<b>Philip Prata</b>	
Alex Kae	29.3%	\$80,308	\$62,124	83.3	AO	
Samy Jacques	28.6%	\$49,848	\$38,776	77.8	Tom Williams	

ALL TIME RECORD: \$2,307,263 Net ALP — MARIO HAJRO

## YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>I Taulant Bane</b>	<b>83.4%</b>	<b>\$3,030,732</b>	<b>\$1,652,803</b>	<b>84.5</b>	<b>AO</b>	
Mario Hajro	58.2%	\$6,872,629	\$4,344,878	83.0	AO	
Mark Neilson	41.0%	\$4,294,205	\$3,045,585	78.0	AO	
<b>II Ryan Stenglein</b>	<b>81.5%</b>	<b>\$1,537,141</b>	<b>\$846,734</b>	<b>87.7</b>	<b>AO</b>	
Jenny Kim	40.4%	\$1,422,838	\$1,013,193	80.1	AO	
Brody Maughan-Evanson	30.6%	\$1,503,174	\$1,151,327	80.9	Simon Arias	
<b>III Christopher Hintz</b>	<b>73.4%</b>	<b>\$1,119,583</b>	<b>\$645,804</b>	<b>85.2</b>	<b>AO</b>	
David Carpenter	34.4%	\$1,205,411	\$896,616	77.5	AO	
David Quevillon	25.9%	\$859,051	\$682,223	76.4	Mathew Hart	
<b>IV Gabriela Sime</b>	<b>38.6%</b>	<b>\$926,358</b>	<b>\$668,349</b>	<b>78.0</b>	<b>Fisher-Zuzick</b>	
Clayton Slaughter	15.1%	\$808,043	\$702,208	78.8	Michael Vasu	
<b>V Daniel Pacheco</b>	<b>164.0%</b>	<b>\$788,944</b>	<b>\$298,855</b>	<b>86.1</b>	<b>Beto Quintero</b>	
Jessica Chang	102.1%	\$1,145,264	\$566,818	80.0	AO	
Brandon Summerton	95.4%	\$1,056,839	\$540,731	87.4	AO	
<b>VI James Marks</b>	<b>63.8%</b>	<b>\$637,284</b>	<b>\$388,984</b>	<b>78.6</b>	<b>Simon Arias</b>	
Stella Roznovan	22.3%	\$307,403	\$251,363	82.7	Cohen-Velasquez	
Gary Slocum	13.0%	\$561,216	\$496,788	82.0	Desi Dimitrova	
<b>VII Mark Dushaj</b>	<b>414.8%</b>	<b>\$720,746</b>	<b>\$140,000</b>	<b>81.2</b>	<b>AO</b>	
Daisy Vasu	40.8%	\$401,334	\$284,952	76.2	Michael Vasu	
Michael McKiernan	33.9%	\$404,742	\$302,309	78.0	AO	
<b>VIII Andrew Chambers</b>	<b>17.4%</b>	<b>\$409,729</b>	<b>\$349,071</b>	<b>81.3</b>	<b>Philip Prata</b>	

ALL TIME RECORD: \$13,827,599 Net ALP — MARIO HAJRO



## CATEGORIES IX–XVI



**IX**

**TALEB JAMMOUL HAJALI**  
DORAL, FL



**X**

**CARMEN PENA GUEDEZ**  
HOUSTON, TX



**XI**

**MICHAEL BOTOND**  
COQUITLAM, BC



**XII**

**AARON FRIEDLANDER**  
NAPIER, NZ



**XIII**

**DANIEL PERKINS**  
MONTGOMERY, TX



**XV**

**JOSHUA BACCHUS**  
MISSISSAUGA, ON



**XVI**

**ASHLYNN ORNG**  
LOS ALAMITOS, CA

TC = 2023 MGA/RGA Leadership Council Member

Spotlight recognizes the top three Regional General Agents in Categories I–XVI with minimum 10% growth. Positive growth will be shown if a category has no qualifier. Figures reflect hierarchy transfer adjustments. The RGAs that will be recognized at the 2023 Awards Presentation are the top RGA per category from Categories I–XVI based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

## JULY

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>IX Taleb Jammoul Hajali</b>	<b>283.1%</b>	<b>\$76,616</b>	<b>\$20,000</b>		<b>78.9</b>	<b>Walter Icaza</b>
Patrick Donovan	79.5%	\$59,986	\$33,421		79.3	AO
Shawn Lewicki	51.3%	\$55,699	\$36,814		85.4	Hart-Lewicki
<b>X Carmen Pena Guedez</b>	<b>296.3%</b>	<b>\$139,775</b>	<b>\$35,268</b>		<b>82.1</b>	<b>Jesus Romero</b>
Justin Hermann	233.4%	\$66,684	\$20,000		76.8	AO
Phi Phan	127.6%	\$45,528	\$20,000		84.7	Desi Dimitrova
<b>XI Michael Botond</b>	<b>100.2%</b>	<b>\$42,123</b>	<b>\$21,037</b>		<b>88.0</b>	<b>AO</b>
Hasan Ghazal	75.2%	\$35,030	\$20,000		90.5	Satti-Kanaan-Wheeler
Carlo Buhay	72.7%	\$34,544	\$20,000		83.7	AO
<b>XII Aaron Friedlander</b>	<b>95.3%</b>	<b>\$39,061</b>	<b>\$20,000</b>		<b>82.8</b>	<b>Steve Friedlander</b>
Sabrina Ashraf	53.4%	\$45,829	\$29,876		91.6	Theodore Pappas
Kamal Tayyib	32.2%	\$26,448	\$20,000		89.6	Andrew McQuade
<b>XIII Daniel Perkins</b>	<b>189.7%</b>	<b>\$57,948</b>	<b>\$20,000</b>		<b>89.4</b>	<b>AO</b>
Jesus Parra	62.2%	\$32,435	\$20,000		77.0	Cohen-Velasquez
Matthew Ward	20.5%	\$24,110	\$20,000		90.2	Josh West
<b>XV Joshua Bacchus</b>	<b>33.9%</b>	<b>\$26,771</b>	<b>\$20,000</b>		<b>100.0</b>	<b>AO</b>
<b>XVI Ashlynn Orng</b>	<b>356.2%</b>	<b>\$91,235</b>	<b>\$20,000</b>	<b>92</b>		<b>AO</b>
Mitzi Holmes	275.5%	\$75,101	\$20,000	100		Washington-Washington
Ian Zollos	19.5%	\$23,897	\$20,000	96		S-S-Parks-Salvaggi

ALL TIME RECORD: \$2,307,263 Net ALP — MARIO HAJRO

## YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>IX Taleb Jammoul Hajali</b>	<b>154.3%</b>	<b>\$410,820</b>	<b>\$161,564</b>		<b>78.9</b>	<b>Walter Icaza</b>
Claude Hamilton	105.6%	\$346,751	\$168,670		85.5	Satti-Kanaan-Wheeler
Patrick Donovan	92.8%	\$366,807	\$190,245		79.3	AO
<b>X Carmen Pena Guedez</b>	<b>206.8%</b>	<b>\$429,512</b>	<b>\$140,000</b>		<b>82.1</b>	<b>Jesus Romero</b>
Phi Phan	138.6%	\$377,063	\$158,054		84.7	Desi Dimitrova
Michael Burningham	112.5%	\$332,882	\$156,640		82.5	AO
<b>XI Devon Chapman</b>	<b>56.7%</b>	<b>\$219,356</b>	<b>\$140,000</b>		<b>81.1</b>	<b>Jamison Weatherspoon</b>
Michael Botond	17.0%	\$163,797	\$140,000		88.0	AO
Hasan Ghazal	12.6%	\$164,549	\$146,167		90.5	Satti-Kanaan-Wheeler
<b>XII Sylvain Kalombo</b>	<b>102.6%</b>	<b>\$283,704</b>	<b>\$140,000</b>	<b>95</b>		<b>Duni Olusegun</b>
Aaron Friedlander	69.1%	\$236,682	\$140,000		82.8	Steve Friedlander
<b>XIII Matthew Ward</b>	<b>70.9%</b>	<b>\$239,286</b>	<b>\$140,000</b>		<b>90.2</b>	<b>Josh West</b>
<b>XVI Javier Diaz</b>	<b>4.0%</b>	<b>\$145,663</b>	<b>\$140,000</b>	<b>92</b>		<b>Henderson-Locker</b>

ALL TIME RECORD: \$13,827,599 Net ALP — MARIO HAJRO

# LEGACY REGIONAL GENERAL AGENTS



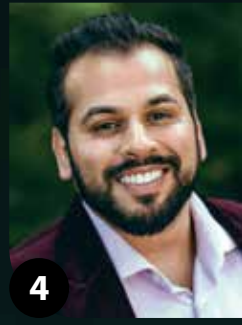
**1**  
MARIO HAJRO  
SAN CLEMENTE, CA



**2**  
DAVID CARPENTER  
MIAMI, FL



**3**  
MARK NEILSON  
SOUTH LAKE TAHOE, CA



**4**  
BOBBY GUJRAL  
BURNABY, BC



**5**  
GREGORY RUDOLPH  
WEXFORD, PA



**6**  
BRODY MAUGHAN-EVANSON  
WEXFORD, PA



**7**  
CHRISTOPHER HINTZ  
EDMONTON, AB



**8**  
CHASE MILLER  
COLUMBUS, OH



**9**  
KEVIN APPASAMY  
WAIANA'E, HI



**10**  
JUSTIN ADAMS  
WEXFORD, PA

## JULY

Rank	Category	Legacy Production	SGA	
1	I	Mario Hajro	\$1,355,260	AO
2	III	David Carpenter	\$1,019,184	AO
3	I	Mark Neilson	\$646,655	AO
4	I	Bobby Gujral	\$282,824	AO
5	X	Gregory Rudolph	\$261,410	Simon Arias
6	II	Brody Maughan-Evanson	\$247,298	Simon Arias
7	III	Christopher Hintz	\$233,199	AO
8	IV	Chase Miller	\$225,610	S-S-Bendure-Hartwig
9	XIII	Kevin Appasamy	\$220,489	AO
10	I	Justin Adams	\$174,507	Simon Arias

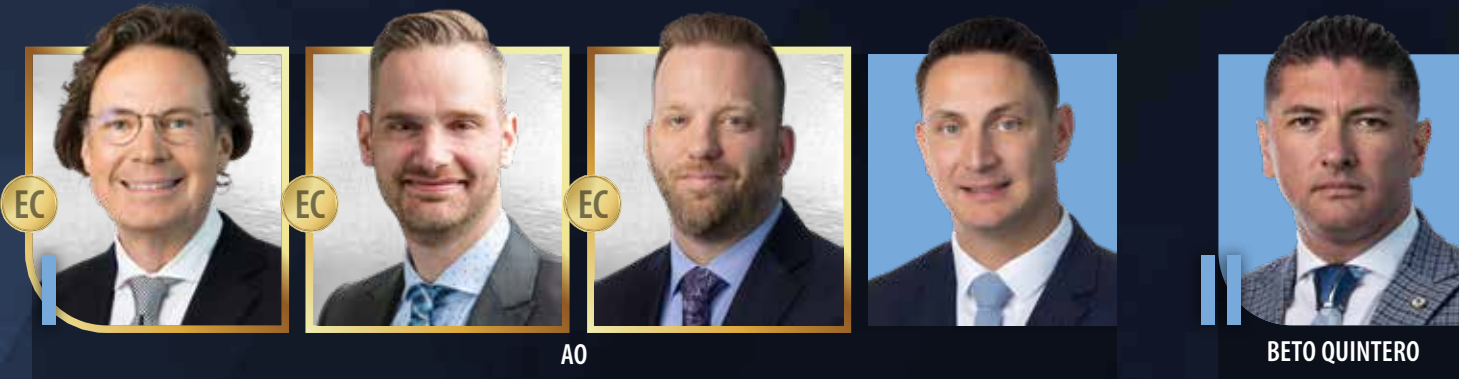
## YTD

Rank	Category	Legacy Production	SGA	
1	I	Mario Hajro	\$7,010,126	AO
2	III	David Carpenter	\$3,894,769	AO
3	I	Mark Neilson	\$2,649,377	AO
4	II	Brody Maughan-Evanson	\$1,594,644	Simon Arias
5	VIII	Michael Gerstein	\$1,562,223	Giglione-Ackerman
6	I	Bobby Gujral	\$1,472,152	AO
7	XIII	Kevin Appasamy	\$1,370,687	AO
8	VI	Matthew Conrad	\$1,304,480	S-S-Parks-Salvaggi
9	IV	Chase Miller	\$1,250,211	S-S-Bendure-Hartwig
10	II	Eric Thompson	\$1,211,501	S-S-Parks-Salvaggi

## WHAT IS A LEGACY RGA?

The Company recognizes the Top 10 Legacy RGAs across all categories. A Legacy RGA is defined as the former RGA of a GA who was promoted to MGA. Legacy RGA production is calculated using the sum of the production of all the promoted MGAs where the former RGA can no longer be included in the hierarchy.

## CATEGORIES I-VII



AO

BETO QUINTERO



PAPPAS-AKUAMOA

ARIAS-DLABIK



MATTHEW TURNQUIST

FISHER-ZUZICK

WALTER ICAZA

## JULY

Category	% Growth	Net ALP	NTG	RET
<b>I AO</b>	<b>52.9</b>	<b>\$13,462,175</b>		<b>81.9</b>
Theodore Pappas	28.2	\$806,078		80.4
<b>II Beto Quintero</b>	<b>172.5</b>	<b>\$675,115</b>		<b>83.8</b>
Cohen-Velasquez	36.0	\$611,321		82.0
Satti-Kanaan-Wheeler	18.9	\$507,018		84.7
Andrew McQuade	8.9	\$385,149		85.7
<b>III Pappas-Akuamoa</b>	<b>45.7</b>	<b>\$302,789</b>	<b>93</b>	
Josh West	2.3	\$271,877		87.8
<b>IV Arias-Dlabik</b>	<b>26.9</b>	<b>\$576,548</b>		<b>79.3</b>
Cindy Furer	14.0	\$287,708		75.1
Philip Prata	10.2	\$169,407		78.7
<b>V Matthew Turnquist</b>	<b>64.7</b>	<b>\$240,178</b>	<b>92</b>	
Desi Dimitrova	9.5	\$185,007		82.6
Corey Neff	9.1	\$185,768		76.2
<b>VI Fisher-Zuzick</b>	<b>102.9</b>	<b>\$194,812</b>		<b>78.3</b>
Phillip Waisman	55.4	\$139,831		76.7
Moore Midwest	44.7	\$175,691		85.4
Kevin Holtz	27.9	\$173,576		81.6
<b>VII Walter Icaza</b>	<b>224.4</b>	<b>\$357,612</b>		<b>79.8</b>
Duni Olusegun	30.4	\$120,933		79.7
Chalom-Chalom	16.4	\$117,840		84.5

## YTD

Category	% Growth	Net ALP	NTG	RET
<b>I AO</b>	<b>35.0</b>	<b>\$62,713,617</b>		<b>81.9</b>
Theodore Pappas	18.6	\$5,510,219		80.4
S-S-Bendure-Hartwig	7.1	\$4,566,627		82.8
Giglione-Ackerman	5.7	\$3,767,506		80.1
Simon Arias	3.6	\$13,899,497		78.0
<b>II Beto Quintero</b>	<b>61.3</b>	<b>\$4,610,442</b>		<b>83.8</b>
Andrew McQuade	25.5	\$2,806,932		85.7
Satti-Kanaan-Wheeler	20.9	\$3,326,461		84.7
Cohen-Velasquez	9.6	\$3,409,657		82.0
Michael Vasu	7.3	\$3,176,193		79.3
<b>III Jamison Weatherspoon</b>	<b>18.3</b>	<b>\$2,031,329</b>		<b>83.2</b>
Albert Serur	15.6	\$2,441,402		80.8
Pappas-Akuamoa	11.8	\$1,130,745	93	
<b>IV Darcy Schrieber</b>	<b>38.8</b>	<b>\$2,487,655</b>		<b>81.1</b>
Arias-Dlabik	20.6	\$2,338,082		79.3
Phillip Prata	18.3	\$1,849,671		78.7
Cindy Furer	13.9	\$1,736,837		75.1
Nick Moore	6.3	\$2,544,554		82.6
<b>V Matthew Turnquist</b>	<b>34.0</b>	<b>\$1,352,041</b>	<b>92</b>	
Corey Neff	30.9	\$1,183,012		76.2
Desi Dimitrova	19.4	\$1,425,918		82.6
Fisher-Hall	17.2	\$1,535,876		83.0
<b>VI Fisher-Zuzick</b>	<b>93.0</b>	<b>\$1,587,921</b>		<b>78.3</b>
Kevin Holtz	51.6	\$1,512,486		81.6
Moore Midwest	36.7	\$1,213,479		85.4
Phillip Waisman	27.8	\$1,406,831		76.7
Weatherspoon-Harris	11.2	\$1,174,951		79.1
Tiffany Wagner	4.1	\$978,290		82.2
<b>VII Walter Icaza</b>	<b>172.0</b>	<b>\$1,674,404</b>		<b>79.8</b>
Duni Olusegun	102.7	\$1,235,257		79.7
Chalom-Chalom	13.3	\$880,296		84.5

EC = 2023 Executive Council Member

Spotlight recognizes SGAs in Categories I-XIV based on positive Net ALP Growth. The SGAs that will be recognized at the 2024 Awards Presentation are the top SGA per category from Categories I-XIV with the highest Net ALP Growth. The YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards. SGAs must meet minimum growth over all their SGAships. Minimum quality standards apply for recognition.

## CATEGORIES VIII–XIV



**VIII**  
**STEVE FRIEDLANDER**



**IX**  
**JOHN YOUNG**




**X**  
**QUINTERO-VIDAL**



**XI**  
**CHAD POTTS**



**XIII**  
**ANDRE HAWTHORNE**



**XIV**  
**JOSHUA KRUEGER**

### JULY

Category	% Growth	Net ALP	NTG	RET
<b>VIII Steve Friedlander</b>	<b>82.5</b>	<b>\$133,281</b>		<b>83.0</b>
Ralston-Ralston	30.3	\$97,557		82.8
Byron Paz	29.2	\$118,855		82.3
West-Moody	24.1	\$88,648		87.3
Chad Deley	22.9	\$100,328		82.3
Saavedra-Longino	17.0	\$119,278		81.2
AO-Lorence	11.6	\$157,381		78.1
<b>IX John Young</b>	<b>50.5</b>	<b>\$102,486</b>		<b>82.6</b>
Prata-Wilson	47.5	\$77,663		76.7
Greg Graham	32.7	\$113,404		78.8
<b>X Quintero-Vidal</b>	<b>139.7</b>	<b>\$165,335</b>	<b>94</b>	
<b>XI Chad Potts</b>	<b>141.8</b>	<b>\$81,769</b>		<b>79.0</b>
Brian Wilson	43.1	\$69,143		80.9
<b>XIII Andre Hawthorne</b>	<b>29.4</b>	<b>\$43,968</b>		<b>76.0</b>
<b>XIV Joshua Krueger</b>	<b>236.4</b>	<b>\$37,749</b>	<b>90</b>	
Sergio Carta	68.0	\$238,508		93
Adianeza Rodriguez	13.5	\$23,745		92

### YTD

Category	% Growth	Net ALP	NTG	RET
<b>VIII Steve Friedlander</b>	<b>36.1</b>	<b>\$719,598</b>		<b>83.0</b>
Ralston-Ralston	15.1	\$822,711		82.8
Saavedra-Longino	14.5	\$799,347		81.2
Chad Deley	9.0	\$765,606		82.3
AO-Lorence	1.8	\$780,283		78.1
Byron Paz	1.6	\$651,835		82.3
<b>IX Prata-Wilson</b>	<b>158.5</b>	<b>\$620,698</b>		<b>76.7</b>
Greg Graham	108.2	\$1,100,277		78.8
Hart-Lewicki	6.9	\$648,286		82.6
<b>X Quintero-Vidal</b>	<b>133.4</b>	<b>\$593,976</b>	<b>94</b>	
Gryska-Boles	16.2	\$429,058		78.2
<b>XI Holtz-Rigney</b>	<b>88.6</b>	<b>\$575,261</b>	<b>88</b>	
West-Shogar-Moody	48.6	\$305,739		85.5
Chad Potts	33.5	\$525,092		79.0
Jeremy Rivers	28.7	\$348,898		78.4
Brian Wilson	4.1	\$367,665		80.9
<b>XII Myaa Fallon</b>	<b>21.6</b>	<b>\$288,767</b>		<b>75.2</b>
<b>XIII Andre Hawthorne</b>	<b>77.7</b>	<b>\$260,841</b>		<b>76.0</b>
<b>XIV Joshua Krueger</b>	<b>91.1</b>	<b>\$255,485</b>	<b>90</b>	
Sergio Carta	61.9	\$860,511		93
Adianeza Rodriguez	13.5	\$98,532		92
Satti-Kanaan-Orr	11.8	\$80,514		100
San Antonio Latino Division II	8.1	\$114,796		89

EC = 2023 Executive Council Member

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### CATEGORY I



**1**  
KATHY PAPPAS  
ROSLYN HARBOR, NY



GC

**2**  
CELIA O'DELL  
NETTIE, WV

### CATEGORY II



**1**  
LOU NELL BUSBY  
HENDERSON, TN



**2**  
TORI SNOWDEN  
DEWITT, MI

### CATEGORY III



**1**  
AL WALL  
HOLLAND LANDING, ON



**2**  
MARK GAGLIARDI  
CLARKSVILLE, TN

### CATEGORY IV



**1**  
ROOZBEH BOZORGMANESHFARD  
HOUSTON, TX



**2**  
PATRENA SMITH  
EAST HARTFORD, CT

### CATEGORY V



**1**  
MARK FLEMM  
LEECHBURG, PA



**2**  
KEVIN MCKEEN  
LATHAM, NY

### CATEGORY VI



**1**  
CHAS ROBINSON  
OTTAWA, ON



**2**  
LAURIE GRUBER  
HAMMOND, WI

### CATEGORY VII



**1**  
ANGELA ENGEL  
DOUGLAS, OK

### CATEGORY VIII



**1**  
AARON MATHIS  
SAN ANTONIO, TX



**2**  
JODI SKILLIN  
LANCASTER, NY

### FIRST SIGNED TG



**BARBARA ALIJAGIC**  
SALT LAKE CITY, UT



**AMANDA LOPEZ**  
ALBUQUERQUE, NM

### TOP MANAGERS

### CATEGORY I



**1**  
JT TASKER  
ROCHESTER, NY

### CATEGORY III



**1**  
MORGAN BREIER  
HARRISON TOWNSHIP, MI

## INDIVIDUAL REPS: JULY

Category	Rank	Cards	Obj	% Obj	
I	1	Kathy Pappas	4,564	1,219	374.3%
	2	Celia O'Dell	1,902	1,429	133.1%
	3	Rona Pileggi Spano	2,106	1,586	132.7%
II	1	Lou Nell Busby	3,234	1,098	294.5%
	2	Tori Snowden	2,322	1,143	203.2%
	3	Kelly Walker	1,371	1,039	132.0%
III	1	Al Wall	2,463	910	270.7%
	2	Mark Gagliardi	2,074	804	258.0%
	3	Cas Robinson	1,954	873	223.9%
IV	1	Roozbeh Bozorgmaneshfard	1,672	744	224.8%
	2	Patrena Smith	800	599	133.5%
	3	Donna Altshue	712	602	118.4%
V	1	Mark Flemm	1,274	550	231.6%
	2	Kevin McKeen	980	553	177.4%
VI	1	Chas Robinson	6,009	550	1092.6%
	2	Laurie Gruber	999	550	181.6%
	3	Alisha Anderton	587	550	106.7%
VII	1	Angela Engel	1,413	550	256.9%
	2	Matthew Halbmaier	4,610	3,850	119.7%
VIII	1	Aaron Mathis	1,192	550	216.6%
	2	Jodi Skillin	1,038	550	188.7%
	3	Alexandra Gonzalez-Cooper	819	550	148.8%
Rookie	1	Angela Engel	1,413	550	256.9%
IceBreaker	1	Aaron Mathis	1,192	550	216.6%

ALL TIME RECORD: 18,960 Cards

## INDIVIDUAL REPS: YTD

Category	Rank	Cards	Obj	% Obj	
I	*1	Kathy Pappas	10,397	8,535	121.8%
	2	Anna Guido Rohrer	9,479	9,907	95.7%
II	*1	Chuck Hill	15,533	7,168	216.7%
	2	Pam Monetti	10,355	7,058	146.7%
	3	Kelly Walker	10,082	7,273	138.6%
III	*1	Mark Gagliardi	10,679	5,628	189.7%
	2	Lisa Bennett	10,813	5,727	188.8%
	3	Lori Vaughn	8,748	6,422	136.2%
IV	*1	Patrena Smith	8,290	4,194	197.7%
	2	Larry Lozano	7,037	4,173	168.6%
	3	Roozbeh Bozorgmaneshfard	6,299	5,209	120.9%
V	*1	Kevin McKeen	4,738	3,869	122.4%
	2	Mark Flemm	4,287	3,850	111.3%
VI	*1	Laurie Gruber	17,286	3,850	449.0%
	2	Chas Robinson	11,349	3,850	294.8%
	3	Patrick Duray	4,652	3,850	120.8%
VII	*1	Angela Engel	7,030	3,850	182.6%
	2	Matthew Halbmaier	4,610	3,850	119.7%
	3	Calvin Mazurkewich	4,429	3,850	115.0%
VIII	*1	Juno Kemple	5,593	3,850	145.3%
	2	Aaron Mathis	4,589	3,850	119.2%
	3	Alexandra Gonzalez-Cooper	3,775	3,850	98.0%

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

## MANAGERS: JULY

Category	Rank	Cards	Obj	% Obj	
I	1	JT Tasker	13,892	6,390	217.4%
	2	Tami Williams	10,142	6,346	159.8%
III	1	Morgan Breier	3,927	2,112	185.9%
	2	Ralph Beard	4,144	2,980	139.1%

## MANAGERS: YTD

Category	Rank	Cards	Obj	% Obj	
I	*1	JT Tasker	52,328	44,727	117.0%
	2	Ryan Gregoli	58,854	57,127	103.0%
II	*1	Amanda Mlinaz	38,082	26,315	144.7%
	2	Miranda McKee	29,084	28,532	101.9%
III	*1	Morgan Breier	17,429	14,784	117.9%
	2	Lindsay McClelland	25,957	24,997	103.8%

## MOST ORIGINAL CARDS GENERATED: YTD

- 1** LAURIE GRUBER 12,576
- 2** CHAS ROBINSON 8,818
- 3** DIANNA LUEKE 3,526



**1**  
LAURIE GRUBER  
HAMMOND, WI

GC = 2023 PR Growth Council Member

### PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

Rep Categories I-VIII is calculated based on 110% of previous year's production, or 6,600 leads whichever is greater. To be recognized, Rep must meet 90% of Growth Objective.

Manager Categories I-III is calculated based on 110% of previous year's production for their respective territories. To be recognized, Manager must meet 90% of Growth Objective.



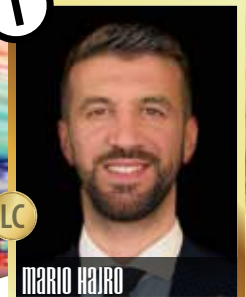






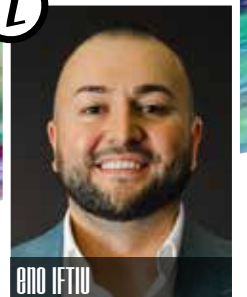
# R92 LEADERSHIP BONUS

1




**MARIO HAJRO**  
\$197,589  
AO

2



**ENO IFTIU**  
\$176,481  
AO

3




**TAULANT BANE**  
\$93,257  
AO

## JULY BONUS LEADERS | PAYOUT: \$1,647,411 | QUALIFIERS: 210

<p>\$ 197,589 Mario Hajro 176,481 Eno Iftiu 93,257 Taulant Bane 91,460 Mark Neilson 57,679 Mark Dushaj 53,207 Jessica Chang 45,635 Bobby Gujral 39,878 Ryan Stenglein 34,700 Jenny Kim 34,689 David Carpenter 25,705 Melinda-Rae Lyse 24,478 Mark Bernsdorff 24,193 Joshua Olin 21,695 Mike Paragiou 21,080 Joseph Tomanovich 20,735 Justin Adams 20,694 Brandon Summerton 19,944 Joshua Hosenbold 17,204 Daniel Pacheco 16,514 Justin Maska 16,120 Taleb Jammoul Hajali 14,499 Sara Vaz 14,458 Ashlynn Orng 14,398 Christopher Hintz 12,745 Brody Maughan-Evanson 12,354 Joseph Crivelli 11,597 Nicholas Chuma 11,115 Todd Engelson 10,885 Bruce Viaje 10,521 Mitzi Holmes 10,374 Corey Helly 10,028 Ryan Slone 9,761 Michael Cirelli 9,394 Daniel Perkins</p>	<p>\$ 9,330 Javier Diaz 9,171 Jeffrey Espinal 9,138 Spencer Kozej 9,008 Justin Hermann 8,768 James Sodan 8,725 Tahis Quintero Bonilla 8,720 Zach Otto 8,691 Zackarea Hakim 8,600 Clayton Slaughter 8,411 Matthew Diulus 8,238 Gabriela Sime 7,720 Anthony Mazurkewicz 7,538 Robert Hepler 7,438 Beau Minnick 7,430 Aaron Piotrowski 7,396 Gregory Rudolph 7,372 Carlo Buhay 7,333 Carmen Pena Guedez 7,188 Luis Vidal 6,792 James Marks 6,746 Phi Phan 6,488 Britton Costa 6,418 Ronald Rivera 6,243 Chris La Fond 6,223 Beau Cullen 5,869 Jinelly Carvajal 5,823 Patrick Donovan 5,704 Stella Roznovan 5,514 Andrew Bishop 5,453 Ian Zollos 5,430 Jake Yagjian 5,360 Paul Samra 5,286 Mark Lahijani 5,246 Jonathan Conner</p>	<p>\$ 4,956 Sokol Fazliu 4,937 Steven King 4,874 Chase Miller 4,360 Michael Botond 4,128 Christopher Bungay 3,924 Arif Hajro 3,725 Michael McKiernan 3,636 Jordan Stelzer 3,600 Edward DeFurio 3,411 Claude Hamilton 3,567 Jorge Caridad 3,399 Matthew Sutton 3,299 Eric Thompson 3,232 William Parmeter 3,150 Matthew Conrad 3,137 Veronica Coval 3,100 Jonathan Rindt 2,965 Ed-Maggie Myrthil 2,913 Kade Beck 2,878 Bobby Hamilton 2,814 Stephen Jubrey 2,781 Michael Gerstein 2,771 Bobby Park 2,683 Sabrina Agostini 2,582 Giovanni Vacca 2,580 Andrew Chambers 2,579 Jhanna Valerio Vivas 2,497 Aubrie Ray 2,451 Adrain Alfred 2,354 Tanner West 2,285 Sierra Kelsey 2,243 Meaghan Krecsko 2,122 John Santosuosso 2,009 Tomarus Burks</p>	<p>\$ 1,986 Chilynn Acevedo 1,977 Romal Omid 1,917 Astrid Ebner 1,874 Melissa Sidoti 1,844 Conner White 1,840 Jadelene Welty 1,818 Augusto Arango 1,816 Jessica Kay 1,812 Daniel Zotter 1,779 Derek Foore 1,776 Ashley Beasley 1,769 Samuel Artzis 1,624 Alyssa Libby 1,583 Peter Gabranski 1,524 Robin Gonzalez 1,514 Venus Grier 1,498 Blake Higuchi 1,482 Alexandria Greer 1,473 Magda Figueiredo 1,441 Alex Kae 1,436 Matthew Bogle 1,351 Kingsley Hansen 1,336 Taurean Flournoy 1,331 Hasan Ghazal 1,319 Aaron Friedlander 1,295 Jennifer Ragan 1,272 Brandon Minor 1,270 Joseph Gojcay 1,216 Christopher Botelho 1,214 Lalitha Janardhanan 1,181 Kasali Kotun 1,170 Kamal Tayyib 1,153 Jose Castillo</p>	<p>\$ 1,099 Devon Chapman 1,085 Nicole Preston 1,072 Johnny Ly 1,042 Thor Leighton 1,017 Justin Sutton 1,014 Adam Wheeler 1,001 Evan Stewart 999 Joshua Jackson 998 Matthew Ward 983 Elijah Findley 933 Michael Burningham 919 Jovanie Scarlett 918 Jesus Parra 904 Conor Markins 883 Ryan Crawford 818 Tyler Worstell 813 Cody Gardner 799 Derek Johnson 789 Tucker Gregor 779 Doron Freud 769 James Fangmann 768 Matthew Kerfoot 744 Ryan Martin 742 Jesse Benwell 669 Jake Gelb 652 Toni-Ann Allen 616 Robert Jackson 601 Anthony Salerno 559 Brian Jerome 543 Phillip Rigoli 535 Alexander Gomez 523 Tyler Ortiz 520 Chris McFoy</p>
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# R92 10% ROOKIE M92 PERSONAL PRODUCTION BONUS

1




**ERIC THOMPSON**  
\$15,026  
S-S-Parks-Salvaggi

2



**SAMY JACQUES**  
\$2,680  
Tom Williams

3




**TOMARUS BURKS**  
\$2,433  
Tom Williams

## JULY BONUS LEADERS | PAYOUT: \$61,568 | QUALIFIERS: 51

<p>\$ 15,026 Eric Thompson 2,680 Samy Jacques 2,433 Tomarus Burks 2,070 Venus Grier 1,662 Sabrina Ashraf 1,642 Peter Gabranski 1,613 Joseph Crivelli 1,529 Zach Otto 1,409 Akram Mirahmadi Shalamzari 1,342 Michael Gerstein</p>	<p>\$ 1,269 Cody Gardner 1,114 Brody Maughan-Evanson 1,036 Sylvain Kalombo 1,024 Savannah Schipman 1,009 Mark Bernsdorff 993 Patrick Knouse 966 Shawn Lewicki 954 Matthew Sutton 940 Nicole Herrin 878 Corey Helly</p>	<p>\$ 875 Evan Stewart 865 Justin Diaz 860 Alyssa Libby 851 Jessica Kay 845 Tucker Gregor 775 Adam Kidikas 773 Kwabena Antwi 758 Adam Wheeler 748 Jeramey Pitman 730 Tanner West</p>	<p>\$ 723 Rana Shirer 711 Jessica Daniels 704 Nabil Atallah 693 Arturo Romero 688 Anthony Marsella 632 Tami Chaimov 631 Spencer Kozej 628 William Parmeter 621 Claude Hamilton 616 Taleb Jammoul Hajali</p>	<p>\$ 615 Stuart Pagan 584 Javier Diaz 550 Jake Gelb 545 Tyler Ortiz 534 Matthew Diulus 511 Jadelene Welty</p>
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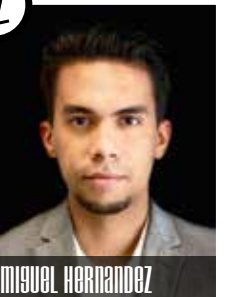
# REINSTATEMENT BONUS

1




**JOHN ORR**  
\$6,708  
Albert Serur

2




**MIGUEL HERNANDEZ**  
\$5,859  
Josh West

3




**SAMI MOGANNAM**  
\$4,417  
Andrew McQuade

4



**JOSEPH FAISANT**  
\$3,724  
Simon Arias

5



**NICHOLAS GASPARRO**  
\$3,589  
Sabrina Lloyd

## JULY BONUS LEADERS | PAYOUT: \$97,855 | QUALIFIERS: 166

<p>\$ 6,708 John Orr 5,859 Miguel Hernandez 4,417 Sami Mogannam 3,724 Joseph Faisant 3,589 Nicholas Gasparro 2,985 Cody Toth 2,891 Spencer Simmons 2,540 Orby Kelley 2,444 Benjamin Newhouse 2,172 Mitchell Look</p>	<p>\$ 2,170 Rosetta Wilkinson 2,119 Denise Ley 1,934 Ellen Tuttle 1,884 Teresa Rasmussen 1,767 Diane Carrion 1,613 Anna Midowicz 1,596 Zenon Zorij 1,582 Loraine Patterson 1,375 Jack Craig 1,248 Megan Russell</p>	<p>\$ 1,161 Scott Dillingham 1,136 Ivonne Rivera 1,019 Joseph B Smith 970 Ed-Maggie Myrthil 962 Marla Seicean 958 Megan Brown 951 Meakie Grice 892 Jesse Perry 878 Shannon Necessary 876 Al-Karim Walji</p>	<p>\$ 868 Scott Florin 857 Laurekins Pardovani 815 Celena Fusco 790 Nicholas Beyer 743 Sean Melaven 703 John Littleton 669 Christabel Ornelas 655 Phyo Phyo 655 Lenora Blackstone 618 Gregory Caldwell</p>	<p>\$ 609 Dason Phaul 577 Alvin Hagens 567 Rodney Ward 550 Elizabeth Keiderling 537 Natalie Soboleva 526 Maurice Baritz 525 Lidia Meglei 519 Marc D'Emilia</p>
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# MILLION DOLLAR CLUB

Another champion, another milestone!

Each champion will receive a bonus of \$5,000, plus \$5,000 for each additional qualification, and the Million Dollar Club Award. Congratulations on your achievements!



**Muhammed Ashraf**

Theodore Pappas  
Contracted 09/11/2012  
Qualified 07/31/2023  
\$3,015,368 Net ALP



**Firat Ucar**

AO  
Contracted 07/09/2021  
Qualified 07/31/2023  
\$2,075,750 Net ALP



**Salaur Khorrami**

AO  
Contracted 04/29/2020  
Qualified 07/31/2023  
\$1,131,365 Net ALP



**Jesse Fullmer**

AO  
Contracted 04/14/18  
Qualified 07/31/2023  
\$1,023,728 Net ALP



**Donald Gregoire**

Tom Williams  
Contracted 04/17/13  
Qualified 07/31/2023  
\$1,014,213 Net ALP



**Tomarus Burks**

Tom Williams  
Contracted 07/01/17  
Qualified 07/31/2023  
\$1,002,288 Net ALP

# SGA Elite VIP Training Award

## JULY LEADERS



**Theodore Pappas**  
14% Increase in VIPs



**Beto Quintero**  
32% Increase in VIPs



**Jesus Romero**  
27% Increase in VIPs



**Philip Prata**  
28% Increase in VIPs



**Corey Neff**  
13% Increase in VIPs



**Phillip Waisman**  
29% Increase in VIPs



**Walter Icaza**  
56% Increase in VIPs



**Steve Friedlander**  
250% Increase in VIPs



**Prata-Wilson**  
18% Increase in VIPs



**Washington-Washington**  
30% Increase in VIPs



**West-Shogar-Moody**  
38% Increase in VIPs



**Michael Ezeafulukwe**  
15% Increase in VIPs



**Andre Hawthorne**  
20% Increase in VIPs

By top SGA in each category for the highest percentage of increase in total VIPs. The evaluation is tied to increase in VIPs year over year as a percentage of total codes.

# FOUNDERS CLUB

July Qualifiers – Outstanding Producers & PR Representatives:



**Oleg Novitchii**  
S-S-Parks-Salvaggi  
14 Qualifications  
\$304,654 Net ALP  
82.7 RET



**Carmen Arroyo**  
Theodore Pappas  
11 Qualifications  
\$184,132 Net ALP  
83.2 RET



**Lily Sakai**  
Cohen-Velasquez  
42 Qualifications  
\$135,663 Net ALP  
90.3 RET



**Alipate Makaui**  
Steve Friedlander  
13 Qualifications  
\$90,812 Net ALP  
87.6 RET



**Jeremy Bruce**  
AO  
1 Qualification  
\$83,014 Net ALP  
100.0 RET



**Joachim Jean**  
Fisher-Hall  
20 Qualifications  
\$80,917 Net ALP  
92.8 RET



**Natalia Beltran Hernandez**  
Michael Musso  
2 Qualifications  
\$67,929 Net ALP  
92.5 RET



**Shahriar Mohammadi**  
AO  
1 Qualification  
\$62,876 Net ALP  
91.0 RET

## DIRECTORS OF THE MONTH



*Leaders growing leaders*

### Sales Director of the Month



**Diego Arango**

Diego had 97.15% growth over July 2022.

### VP of the Month



**Robert Gray**

Robert had 30.11% growth over July 2022.

### PR Director of the Month



**Michelle Baxter**

Michelle met 109.97% of Objective during July 2023.

# TRAINING FOR EXCELLENCE



**David Zophin**  
President  
American Income/  
National Income Division

**H**ow badly do you want success? I think that question gets thrown around a lot and doesn't really resonate as much as it should. And that's because it's easy enough to say we want success – of course we do – but when you really stop to consider the question, it holds a lot more weight than you might realize.

So take a minute and consider, how badly do you want success?

It carries so much weight because it really is a two-part question. First, do you want to be really successful? And second, how hard are you willing to work to get that success? The second part of that question really is the kicker, because it requires us to get up, make a change, and put forth the necessary effort to get where we want to be. So, when we ask

ourselves how badly we want success, we're really asking how far we're willing to go to be successful.

Think of it this way: Let's say you're only mildly to moderately active, but it's your dream to run a marathon. You can't just wake up one day and get to the starting line expecting to finish those 26.2 miles. You need a plan of action. You need to train, hard. In fact, according to Marathon Handbook, it should take a year to a year and a half to train safely for a marathon.\* Those 12 to 18 months include a whole lot of high-impact, dedicated training, and it's not for the faint of heart.

If you talk to the most successful people here at AIL/NIL about how they got where they are, you will see they have a great understanding of a marathon runner's mentality. They know establishing and maintaining an outstanding career requires not just a part-time commitment, but an entire dedicated mindset. It's their approach, perspective, and their unwavering devotion to being the absolute best professional they can be, which requires constantly firing on all cylinders.

It's tough work, but when you see the results, it's definitely worth it.

If you have a vision of success and achieving something great, make it happen. Step up and go after your goals and don't let anything stand in your way. Whether you're part of our outstanding sales force or our remarkable PR team, make today the first day you really push yourself toward something exceptional. Make today and every day count.

There is a bright future for anyone who puts in the work, and when you get there, you'll know your effort was a fair price to pay. And as you pat yourself on the back for your great 2023 performance, enjoy your time at Convention, or advance to the next level in your career, you'll be the shining example for the next generation to follow in your footsteps.

So, make your vision your reality, reach all your goals, get yourself in shape to complete the race, and then celebrate at the finish line. Your training begins today.

\* <https://marathonhandbook.com/how-long-does-it-take-to-train-for-a-marathon/>



1200 Wooded Acres Drive | Waco, TX 76710

# JULY TOP PRODUCERS

The Monthly Top Achievers include the top Rookie Producer, Veteran Producer, SA and GA in their respective monthly categories, the top two MGAs and RGAs in Categories I-IV based on monthly % growth, the PR Representative with the most cards generated for the month, and the top two SGAs in Categories I-IV based on monthly % objective.



**ROOKIE PRODUCER**

**LEYNA TRAN**  
\$104,355 NET ALP



**VETERAN PRODUCER**

**FIRAT UCAR**  
\$254,177 NET ALP



**SA**

**MARIO LOZOYA**  
\$59,932 1ST 6 MONTHS



**GA**

**TYLER MCKNIGHT**  
\$119,955 1ST 6 MONTHS



**MGA CATEGORY II**

**JOSEPH TOMANOVICH**  
560.5% GROWTH



**MGA CATEGORY I**

**ENO IFTIU**  
254.4% GROWTH



**RGA CATEGORY III**

**CHRISTOPHER HINTZ**  
684.9% GROWTH



**RGA CATEGORY III**

**TAULANT BANE**  
94.5% GROWTH



**PR REP CATEGORY VI**

**CHAS ROBINSON**  
6,009 CARDS



**SGA CATEGORY II**

**BETO QUINTERO**  
172.5% GROWTH



**SGA CATEGORY I**

**AO**  
52.9% GROWTH